OCC BANKING RELATIONS

Credit Risk: A Director's Focus

Register Today!

- St. Louis, MO
 - March 23, 2010
- **■** Shreveport, LA*
 - April 21, 2010
- **Tulsa, OK***
 - July 21, 2010
- **Kansas City, MO***
 - September 23, 2010

- Dayton, OH*
 - October 6, 2010
- San Diego, CA*
 - November 4, 2010
- Pittsburgh, PA*
 - November 17, 2010

"The most successful banks are those that excel at fundamentals.

And nothing is more fundamental to a bank's success than its ability to manage credit

John C. Dugan, Comptroller of the Currency

risk. "

Credit Risk: A Director's Focus

Credit risk exists both on and off the balance sheet, in a variety of products, activities, and services. Because credit risk is present in virtually all income-producing activities, directors must be informed about all ways to carry out their supervisory responsibilities. This workshop focuses on credit risks within the loan portfolio. This is the single largest source of credit risk within a director's ability to control.

This one-day workshop combines lectures, discussions, and exercises designed specifically for outside directors of national community banks. The purpose of this workshop is to improve directors' ability to affect and influence credit risk in their banks. Credit-related topics that will be addressed during the day are:

- Industry trends and hot topics
- Understanding the board's and management's roles
- How to remain informed of changes in credit risk or risk appetite
- How to effect change

Communicate With the Regulators

You will interact with instructors who are experienced bank examiners from the OCC. They are seasoned professionals who regularly assess bank credit risk and credit risk management systems and meet with bank managers and directors to discuss their findings and evaluations. They will share their experiences to help you improve your knowledge and skills. Enrollment is limited to 35 national community bank directors per workshop to allow open and targeted dialogue. Pre-course reading materials will also be made available to enhance your workshop experience.

Who Should Attend

This workshop is geared primarily to outside directors of national community banks that have assets less than \$1 billion. However, management directors could also benefit from attendance

Meet the Instructors



Randy Fenimore
Assistant Deputy Comptroller,
Southern District



Mark Diller
National Bank Examiner,
Central District



Karen Boehler
Assistant Deputy Comptroller,
Western District



Terry Richter
Commercial Credit Lead Expert,
Southern District

AGENDA

Attire is business casual.

Reception

A reception will be held from 5:00 p.m. to 7:00 p.m. on one selected evening. Details will be provided with workshop materials. Attendees can meet informally with OCC faculty. Hors d'oeuvres and beverages will be served.

Workshop

Registration and continental breakfast begin at 7:00 a.m. The workshop begins promptly at 8:00 a.m. and ends by 4:00 p.m. Lunch will be provided.

The workshop will cover:

- Credit Risk Overview and Trends
- Compensation and Credit Culture
- Credit Risk Selection
- Risk Rating Categories
- Problem Loan Workouts
- Measuring and Monitoring Credit Risk
- Loan Review
- Allowance for Loan and Lease Losses
- Hot Topics

"The workshop
reinforced important
credit risk
management tools.
It will help our bank
review our processes
and enhance where
we can."

Outside director Seven years on board \$450 million national bank



Scotty DuncanCommercial Credit Lead Expert,
Central District



Jeff KingNational Bank Examiner,
Southern District



Marci Heppner
National Bank Examiner,
Commercial Credit Risk Division



Mark Drafahl
National Bank Examiner,
Central District

Dates and Locations

St. Louis, Missouri
 March 23, 2010
 Hyatt Regency Riverfront
 Hotel Reservations: (314) 655-1234
 Room Rate: \$111.00
 www.stlouisriverfront.hyatt.com

Shreveport, Louisiana*
 April 21, 2010
 Hilton Shreveport Hotel
 Hotel Reservations: (800) 445-8667
 Room Rate: \$109.00
 www.hilton.shreveport.com

Tulsa, Oklahoma*
 July 21, 2010
 Hilton Tulsa Southern Hills
 Hotel Reservations: (800) 365-1701
 Room Rate: \$81.00
 www.hiltontulsa360.com

Kansas City, Missouri*
 September 23, 2010
 Westin Crown Center
 Hotel Reservations: (816) 474-4400
 Room Rate: \$149.00

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www.starwoodhotels.com/westin

Dayton, Ohio*
 October 6, 2010
 Doubletree Hotel and Suites
 Hotel Reservations: (800) 222-8733
 Room Rate: \$109.00
 www.doubletreedayton.com

San Diego, California*
November 4, 2010
Hyatt Regency Mission Bay
Hotel Reservations: (800) 233-1234
Room Rate: \$185.00
www.missionbay.hyatt.com

Pittsburgh, Pennsylvania*
 November 17, 2010
 Hilton Pittsburgh Hotel
 Hotel Reservations: (800) 445-8667
 Room Rate: \$149.00
 www.hiltonpittsburgh.com

Hotel room rates for each location are guaranteed until the following dates:

Hyatt Regency Riverfront, St. Louis, MO
— February 22, 2010

Hilton Shreveport Hotel, Shreveport, LA
— March 19, 2010

Hilton Tulsa Southern Hills, Tulsa, OK
— July 3, 2010

Westin Crown Center, Kansas City, MO
— August 30, 2010

Doubletree Hotel and Suites, Dayton, OH
— September 10, 2010

Hyatt Regency Mission Bay, San Diego, CA
— October 1, 2010

Hilton Pittsburgh Hotel, Pittsburgh, PA
— October 15, 2010

Hotel rates for this program have been discounted. To make your reservations on a space-available basis, please contact the hotel directly. Some hotels may honor the rate before and after the workshop. When making reservations, please mention the function name: OCC Bank Directors' Workshop. If you encounter difficulties in making your reservations, please call (336) 451-0557 for assistance.

Reception

A reception will be held from 5:00 p.m. to 7:00 p.m. on one selected evening. Details will be provided with workshop materials. Attendees can meet informally with OCC faculty. Hors d'oeuvres and beverages will be served.

Registration Fee

The registration fee is \$65, payable at the time of registration. The price includes:

- Pre-course reading package
- Course materials
- Continental breakfast, lunch, and reception
- CD of several of OCC's popular telephone seminars
- Bank Director's Toolkit, which includes The Director's Book, Red Flags in Board Reports, and the Internal Controls guide

Special Needs

If you require special accommodations to participate in this workshop, please call (202) 874-6415.

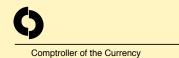
Cancellation Policy

All cancellations must be in writing. Cancellations will be accepted by e-mail to regcenter@cmpmeetings.com, or fax notification to (336) 644-6205. If a cancellation is received less than one month before the workshop, no refund will be issued.

Questions

For additional workshop information, please call (336) 451-0557 or send an e-mail to regcenter@cmpmeetings.com.

^{*}Consecutive session with the risk assessment and/or compliance risk workshops. Participants may attend one or more of these sessions.

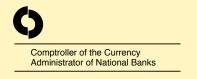


Administrator of National Banks

OCC National Community Bank Director Credit Risk Workshop Registration Form PART 1

March 23, 2010 St. Louis, MO	 CMP Meeting Services – Registration Center, 3505 Vernon Woods Drive, Summerfield, NC 27358, USA. You must be on the board of directors of a national community bank. Registrations will be accepted on a space-available basis only. A wait list will be established for all locations at which sessions are at maximum capacity. Registration fee for the workshop is \$65 per participant. All cancellations must be in writing. Cancellations will be accepted by e-mail to regcenter@cmpmeetings.com, or fax notification to (336) 644-6205. If a cancellation is received less than one month before the workshop, no refund will be issued. Completion of this form in its entirety is required for conference registration. Registration is not complete until you receive your confirmation letter in the mail. 					
April 21, 2010 Shreveport, LA*						
July 21, 2010 Tulsa, 0K* September 23, 2010 Kansas City, M0* October 6, 2010 Dayton, OH* November 4, 2010 San Diego, CA* November 17, 2010 Pittsburgh, PA*						
Bank Information Bank Name:		Asset Size \$ [<50	100-150 500-750		
Bank Address:	Street	21.1	7/0.0			
Telephone:	City	State	ZIP Code			
Payment Information						
Billing Name:						
Billing Address:	Street					
Credit Card Type:	City Amex Visa Credit Card Number:	State MC	ZIP Code Expiration Date:			
Signature of Cardholder:	Security Code:					

If other payment arrangements are needed, please contact the reservation center: (336) 451-0557 or regcenter@cmpmeetings.com.



FOR REGISTRATION CENTER USE ONLY

OCC National Community Bank Director Credit Risk Workshop Registration Form PART 2

Attendee Information					
Name: Mr./Ms./Mrs./Dr (Please circle one)	First Name			Last Name	
Name on Badge					
Name on Dauge	First Name			Last Name	
Title:		Director:	Inside	Outside	Other
Home Address:	Street				
	City		State	ZIP Code	
Daytime Telephone:	City	- Fax:			
Assistant's E-mail:					
Emergency Contact					
Emergency Contact Name	e:				
ŭ ,	(friend or family)				
Emergency Contact Phon	e Number: (Home or Cell)				
		(do not use t	he bank phone nun	nber)	
Special Needs/Comm	ents				
f you have special needs that OCC will contact you to discu	may affect your participation in t ss your needs.	his event, pl	ease check her	е 🗆.	
f you have any comments or i	nformation concerning your regis	stration that	you wish to add	d, please do so b	elow.
For workshop inform	nation, please contact (336) 451-0557	Registration	Center Hours 8:30)am – 5:00 nm F	т
		_		-	
Registra	ition is not complete until you recei	ve your confi	rmation letter in	the mail.	

CONFIRMATION NUMBER: